

Information to identify the case:

Debtor 1	<u>Yemanda S. Jackson</u>	Social Security number or ITIN	xxx-xx-8578
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-29524-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yemanda S. Jackson

3/18/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Yemanda S. Jackson
 Debtor

Case No. 17-29524-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Mar 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2019.

db	+Yemanda S. Jackson, 82 Storms Ave., Jersey City, NJ 07306-3316
cr	+Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
517087644	+CALIBER HOME LOANS, IN, PO BOX 24610, OKLAHOMA CITY, OK 73124-0610
517278002	+JD Receivables LLC, Agent for JERSEY CITY MEDICAL CENTER, PO Box 382656, Germantown, TN 38183-2656
517087648	+KML Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1538
517087649	+NISSAN MOTOR ACCEPTANC, PO BOX 660360, DALLAS, TX 75266-0360
517100399	Nissan, POB 660366, Dallas, TX 75266-0366
517087650	+QUALITY ASSET RECOVERY, 7 FOSTER AVE STE 101, GIBBSBORO, NJ 08026-1191
517087660	+REMEX INC, 307 WALL ST, PRINCETON, NJ 08540-1515
517087661	Sheridan Anesthesia Services, P.O. Box 452258, Fort Lauderdale, FL 33345-2258
517928223	+U.S. BANK TRUST, N.A., AS TRUSTEE ET.AL., CALIBER HOME LOANS, INC., BANKRUPTCY DEPARTMENT,, 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 19 2019 01:20:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 19 2019 01:20:51 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517291779	EDI: RESURGENT.COM Mar 19 2019 04:48:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517087645	EDI: CAPITALONE.COM Mar 19 2019 04:43:00 CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517087647	+EDI: WFNNB.COM Mar 19 2019 04:43:00 COMENITY BANK/LNBRYANT, PO BOX 182789, COLUMBUS, OH 43218-2789
517260442	+E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 19 2019 01:21:47 Caliber Home Loans, 13801 Wireless Way, Oklahoma City OK 73134-2500
517087646	+EDI: COMCASTCBLCENT Mar 19 2019 04:43:00 Comcast, 800 Rahway Ave, Union, NJ 07083-6691
517189908	EDI: JEFFERSONCAP.COM Mar 19 2019 04:48:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517302777	EDI: PRA.COM Mar 19 2019 04:43:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517087662	+E-mail/Text: External.Collections@phoenix.edu Mar 19 2019 01:21:31 UNIVERSITY OF PHOENIX, 4615 E ELWOOD ST FL 3, PHOENIX, AZ 85040-1950
517193772	+EDI: AIS.COM Mar 19 2019 04:48:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517087651*	+QUALITY ASSET RECOVERY, 7 FOSTER AVE STE 101, GIBBSBORO, NJ 08026-1191
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TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 22

Date Rcvd: Mar 18, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin M. Buttery on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST bkyefile@rasflaw.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Yemanda S. Jackson rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Sindi Mncina on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9